

was presented after the Crimean War (1854-1856), they entered into Ottoman finances.¹⁴² The rest belongs to Ottoman financial history.

Unlike contemporary observers, modern students of the subject put the responsibility equally on the shoulders of the *sarrafs* and the pasha. A modern historian found collusion between the two, since they were part of the *iltizam* system and benefited equally from it. They were exploiting the situation illegally to their personal advantage.¹⁴³ Yet the contemporary court historian, Cevdet Pasha, was more critical of the *mültezim* pashas than of the *sarrafs*. He called the *mültezims* “that group of bankrupt and rude men, who went to the provinces and, in order to collect higher taxes for the *iltizam*, tormented the poor.”¹⁴⁴ Even the harsh western contemporary critic of *sarrafs* came to the conclusion that “the cause of the misgovernment of Turkey is to be found ... in the power of the pashas”¹⁴⁵ and that to remedy the situation “it is only necessary to collect the revenue without the intervention of the pashas.”¹⁴⁶

Whether the elimination of “the intervention” of the pashas was the true panacea of the situation or not, the Armenian *sarrafs* certainly had their share of responsibility in the harsh conditions that the *iltizam* tax-farming system had created for the Ottoman taxpayer. The latter, Muslim and *zimmi*, suffered from the multiplicity and weight of taxes and from the arbitrary ways in which they were administered.¹⁴⁷

The Armenian *sarrafs* were, in the final analysis, lending money to a state which was financially in a chronic state of deficiency. If anything, these *sarrafs* helped the fragile Ottoman financial administration keep running without suffering internal shocks or break-ups, and held outside intervention at bay for more time. At least one modern Turkish historian has acknowledged the salutary role of the *sarrafs* during this crucial time: “the roles that the *sarrafs* played during the times of need of the state are truly great.”¹⁴⁸

¹⁴² **Blaisdell**, *European Financial Control*, p. 23.

¹⁴³ *Ibid.*, p. 12.

¹⁴⁴ **Cevdet**, *Tarih*, 6:235-238; **Safrastian**, *Turkakan Aghbyurnere*, 1:27-279.

¹⁴⁵ **Urquhart**, *Turkey*, p. 117.

¹⁴⁶ *Ibid.*, p. 112.

¹⁴⁷ **Du Velay**, *Essai*, pp. 59-108, about the condition of the Ottoman taxpayer.

¹⁴⁸ **Pakalin**, *Deyimleri*, 1:792.